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To what? Then, if they do not make a positive movement in or out of the act, but they automatically come in, how are they going to be able to opt in or out of the act? How are they going to know about it? There is really no option in this act. I think that is what Senator Cope has touched upon. There is no option. Why don't we say that there is no option? I think that is obvious. I think that Senator Schmit brought up the choice. We can't deny people on choice. What would it do if we opted it out of the act or opted into the act? It becomes a question of Constitutionality. What about people coming into the State of Nebraska from out-state, in an automobile accident? What kind of decision do they make as to opting in or out? I question that very seriously. The...this particular provision and other provisions within this act are something, I think what I am really saying is that if we had this serious malpractice problem and everybody seems to agree, everybody seems to admit that the problem has not been caused by Nebraska doctors and Nebraska hospitals. Nebraska doctors and Nebraska hospitals have not caused the malpractice problems. Senator Schmit admitted this, Senator DeCamp admitted this, Senator Cavanaugh admitted this, and I think that everybody on this floor happens to know that the malpractice problem has not been caused within the State of Nebraska. The problem has been caused by national experience in the health insurance field. Excessive claims and excessive law suits outside the State of Nebraska. I personally think that this is a tribute to the doctors in the State of Nebraska that we do not have a malpractice problem. I think that it is a tribute to the attorney's in the State of Nebraska that within the state we do not have a malpractice problem. Then why isn't the answer, then why isn't the answer after we have sat here for three days and debated and discussed and searched, and I mean in sincerity, and Senator Schmit no less than anyone else in trying to solve this problem. Why do we not then totally recognize that it becomes an insurance problem and we should be looking for an insurance answer. We have got a bill that was bracketed by Senator Schmit to approach this insurance problem. That bill is to allow Nebraska based physicians and hospitals where we do not have a malpractice problem to form their own mutual insurance company and live under their good experience which they have had. I don't have the statistics here. But, I know that the claims in the State of Nebraska in the field of malpractice have not been severe. It is my understanding that there has never, never been a malpractice judgment in Lancaster County. I don't know about the State of Nebraska. But, the people that have these figures, and I am not going to throw out statistics and figures because I don't have them. But, when you look at the average malpractice claim within the State of Nebraska it is minor. When you look at the total amount of money paid out in malpractice settlements and claims in the State of Nebraska it is insignificant. It wouldn't take a lot of money for the physicians, for the hospitals, for the providers of medical services to pay enough premium to take care of their insurance risks. Eighteen-hundred physicians in the State of Nebraska at \$1,000 each certainly is not an excessive premium would create a fund of 3.6 million dollars. There hasn't been